

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-31493-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jacque P. Howard  
755 Franklin St  
Trenton, NJ 08610-6111

Social Security No.:  
xxx-xx-6732

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/27/17  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 4, 2017  
JAN: slf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jacque P. Howard  
 Debtor

Case No. 16-31493-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db  
 516492059 Jacque P. Howard, 755 Franklin St, Trenton, NJ 08610-6111  
 516492060 Calvary, att: Bass & Assoc, P.C., 3936 E Fort Lowell Rd Ste 200, Tucson, AZ 85712-1083  
 516492061 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 516492067 +Comenity Bank/Brylane, Po Box 182782, Columbus, OH 43218-2782  
 516492063 M&T Ban, PO Box 1288, Buffalo, NY 14240-1288  
 516492068 +debt recovery, 900 Merchants Concourse, Westbury, NY 11590-5121  
 mccabe weisburg and conway, 216 Haddon Ave Ste 201, Westmont, NJ 08108-2818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 21:20:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2017 21:20:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516492058 +E-mail/Text: bkrpt@retrievalmasters.com Aug 04 2017 21:20:34 AMCA, 2269 s saw ml, Elmsford, NY 10523-3832  
 516492062 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 04 2017 21:20:40 Credit Collection Service, Po Box 9136, Needham, MA 02494-9136  
 516492064 E-mail/Text: mrdiscen@discover.com Aug 04 2017 21:20:26 Discover, Po Box 3008, New Albany, OH 43054-0000  
 516513697 E-mail/Text: mrdiscen@discover.com Aug 04 2017 21:20:26 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516492065 +E-mail/PDF: gecsed@recoverycorp.com Aug 04 2017 21:18:00 Ge/Jc Penney, Po Box 965007, Orlando, FL 32896-5007  
 516492066 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 04 2017 21:20:27 Kohls, Po Box 3115, Milwaukee, WI 53201-3115  
 516549937 E-mail/Text: camanagement@mtb.com Aug 04 2017 21:20:32 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 516492069 E-mail/PDF: cbp@onemainfinancial.com Aug 04 2017 21:17:28 Springleaf Financial, 4611 Nottingham Way, Trenton, NJ 08690-0000

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERELE DRIVE, WILLIAMSVILLE NY 14221-7748  
 (address filed with court: M&T Bank, PO Box 840, Buffalo, NY 14240)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Albert Russo docs@russotruster.com  
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
 bkgroupp@kmlawgroup.com  
 Stephanie Shreter on behalf of Debtor Jacque P. Howard shreterecf@comcast.net

TOTAL: 3